

WHAT IS CLAIMED IS:

1. A content transaction system for settling a transaction of content, comprising:

a user device using the content, for deducting a content usage fee from an electronic money balance up to an allowable amount of money set in an issue log based on information of a usage control policy of the content, and for creating a usage log including information of the deducted usage fee;

a service provider, which receives said usage log from said user device, for creating a receive log including the information of the content usage fee based on said usage log;

a clearing center, which creates said issue log and receives said receive log from said service provider, for performing settlement processing for the electronic money spent for the use of the content based on said receive log, and for making a transfer request to transfer the usage fee; and

an account management institution, which receives the transfer request from said clearing center, for performing transfer processing according to the transfer request.

2. A content transaction system according to claim 1,

wherein each of said user device and said service provider comprises an encryption processing unit, and, when said usage log is sent from said user device to said service provider, mutual authentication processing is performed between said user device and said service provider, and said user device attaches a digital signature to said usage log, and, upon receiving said usage log, said service provider verifies the integrity of the digital signature.

3. A content transaction system according to claim 1, wherein each of said service provider and said clearing center comprises an encryption processing unit, and, when said receive log is sent from said service provider to said clearing center, mutual authentication processing is performed between said service provider and said clearing center, and said service provider attaches a digital signature to said receive log, and, upon receiving said receive log, said clearing center verifies the integrity of the digital signature.

4. A content transaction system according to claim 1, wherein said clearing center comprises a user balance database for managing the electronic money balance of said user device, and said clearing center creates said issue log according to the electronic money balance registered in said

user balance database and sends said issue log to said user device.

5. A content transaction system according to claim 1, wherein each of said clearing center and said user device comprises an encryption processing unit, and, when said issue log is sent from said clearing center to said user device, mutual authentication processing is performed between said clearing center and said user device, and said clearing center attaches a digital signature to said issue log, and, upon receiving said issue log, said user device verifies the integrity of the digital signature.

6. A content transaction system according to claim 1, wherein the usage control policy information includes profit distribution information of the content usage fee paid by said user device, and wherein said usage log and said receive log include the profit distribution information, and said clearing center performs the settlement processing for the electronic money of the content usage fee and sends the transfer request to said account management institution according to the profit distribution information.

7. A content transaction system according to claim 1, wherein the content provided for said user device is

encrypted and is contained in a secure container in which the encrypted content and the usage control policy information are stored with a digital signature of a content provider, and said user device verifies the digital signature of said secure container so as to determine whether the secure container is tampered with.

8. A content transaction system according to claim 1, wherein data of said issue log, said usage log, and said receive log are sent and received among said user device, said service provider, and said clearing center by attaching a public key certificate issued by a public key certificate issuing authority to the data to be sent.

9. A content transaction system according to claim 1, wherein said issue log comprises at least one of a user device identifier and a user identifier and also comprises issue information indicating the allowable amount of electronic money.

10. A content transaction system according to claim 1, wherein said usage log comprises information of said issue log and also comprises usage information indicating the content usage fee and a receiver of the content usage fee.

11. A content transaction system according to claim 1, wherein said receive log comprises information of said usage log and also comprises receive information indicating a payer of the content usage fee.

12. A content transaction system according to claim 1, wherein said issue log is created by said clearing center in response to a request to create said issue log from said user device, and said clearing center sends said user device said issue log in which the allowable amount of money spent by said user device is set up to an amount of money transferred to a clearing-center management account in said account management institution from a user of said user device.

13. A content transaction system according to claim 1, wherein said issue log is created by said clearing center in response to a request to create said issue log from said user device, and, upon receiving a request to create an additional issue log from said user device which has an issue log sent from said clearing center, said clearing center requests said user device to send information of the electronic money balance of said user device, and sends said user device a new issue log in which the allowable amount of money spent by said user device is set up to a total amount

consisting of an amount of money transferred to a clearing-center management account in said account management institution from a user of said user device and the electronic money balance of said user device.

14. A content transaction system according to claim 1, wherein said issue log is created by said clearing center in response to a request to create said issue log from said user device, and, upon receiving a request to create an additional issue log from said user device which has an old issue log sent from said clearing center, when it is determined based on the electronic money balance received from said user device that a payment based on the old issue log remains unsettled, said clearing center sends said user device a new issue log having a serial number different from the serial number of the old issue log in which the allowable amount of money spent by said user device is set up to a total amount consisting of an amount of money transferred to a clearing-center management account in said account management institution and the electronic money balance of said user device.

15. A content transaction method for settling a transaction of content which is usable by a user device, comprising the steps of:

creating a usage log, by said user device, by deducting a content usage fee from an electronic money balance up to an allowable amount of money, which is set in an issue log issued by a clearing center, based on information of a usage control policy, said usage log including information of the deducted usage fee, and sending said usage log to a service provider;

creating by said service provider a receive log including the information of the content usage fee based on said usage log received from said user device, and sending said receive log to said clearing center;

performing by said clearing center settlement processing for the electronic money spent by said user device based on said receive log received from said service provider, and sending a transfer request to an account management institution to transfer the usage fee; and

performing by said account management institution transfer processing according to the transfer request.

16. A content transaction method according to claim 15, wherein each of said user device and said service provider comprises an encryption processing unit, and, when said usage log is sent from said user device to said service provider, mutual authentication processing is performed between said user device and said service provider, and said

user device attaches a digital signature to said usage log, and, upon receiving said usage log, said service provider verifies the integrity of the digital signature.

17. A content transaction method according to claim 15, wherein each of said service provider and said clearing center comprises an encryption processing unit, and, when said receive log is sent from said service provider to said clearing center, mutual authentication processing is performed between said service provider and said clearing center, and said service provider attaches a digital signature to said receive log, and, upon receiving said receive log, said clearing center verifies the integrity of the digital signature.

18. A content transaction method according to claim 15, wherein said clearing center comprises a user balance database for managing the electronic money balance of said user device, and said clearing center creates said issue log according to the electronic money balance registered in said user balance database and sends said issue log to said user device.

19. A content transaction method according to claim 15, wherein each of said clearing center and said user device



comprises an encryption processing unit, and, when said issue log is sent from said clearing center to said user device, mutual authentication processing is performed between said clearing center and said user device, and said clearing center attaches a digital signature to said issue log, and, upon receiving said issue log, said user device verifies the integrity of the digital signature.

20. A content transaction method according to claim 15, wherein the usage control policy information includes profit distribution information of the content usage fee paid by said user device, and wherein said usage log and said receive log include the profit distribution information, and said clearing center performs the settlement processing for the electronic money of the content usage fee and sends the transfer request to said account management institution according to the profit distribution information.

21. A content transaction method according to claim 15, wherein the content provided for said user device is encrypted and is contained in a secure container in which the encrypted content and the usage control policy information are stored with a digital signature of a content provider, and said user device verifies the digital signature of said secure container so as to determine

whether the secure container is tampered with.

22. A content transaction method according to claim 15, wherein data of said issue log, said usage log, and said receive log are sent and received among said user device, said service provider, and said clearing center by attaching a public key certificate issued by a public key certificate issuing authority to the data to be sent.

23. A content transaction method according to claim 15, wherein said issue log is created by said clearing center in response to a request to create said issue log from said user device, and said clearing center sends said user device said issue log in which the allowable amount of money spent by said user device is set up to an amount of money transferred to a clearing-center management account in said account management institution from a user of said user device.

24. A content transaction method according to claim 15, wherein said issue log is created by said clearing center in response to a request to create said issue log from said user device, and, upon receiving a request to create an additional issue log from said user device which has an issue log sent from said clearing center, said clearing

center requests said user device to send information of the electronic money balance of said user device, and sends said user device a new issue log in which the allowable amount of money spent by said user device is set up to a total amount consisting of an amount of money transferred to a clearing-center management account in said account management institution from a user of said user device and the electronic money balance of said user device.

25. A content transaction method according to claim 15, wherein said issue log is created by said clearing center in response to a request to create said issue log from said user device, and, upon receiving a request to create an additional issue log from said user device which has an old issue log sent from said clearing center, when it is determined based on the electronic money balance received from said user device that a payment based on the old issue log remains unsettled, said clearing center sends said user device a new issue log having a serial number different from the serial number of the old issue log in which the allowable amount of money spent by said user device is set up to a total amount consisting of an amount of money transferred to a clearing-center management account in said account management institution and the electronic money balance of said user device.

26. A program providing medium for providing a computer program which allows content transaction processing for settling a transaction of content usable by a user device to run on a computer system, said computer program comprising the step of creating a usage log by deducting a content usage fee from an electronic money balance up to an allowable amount of money set in an issue log based on information of a usage control policy, said usage log including information of the deducted usage fee, and sending said usage log to a service provider.

27. A program providing medium for providing a computer program which allows content transaction processing for settling a transaction of content usable by a user device to run on a computer system, said computer program comprising:

a step of creating a usage log including information of a content usage fee up to an allowable amount of money set in an issue log;

a step of creating a receive log including the information of the content usage fee based on said usage log; and

a step of performing settlement processing for electronic money spent for the use of the content based on

